

**WHAT IS CLAIMED IS:**

1. A method of selling and buying insurance for damages to computer files  
5 caused by the Internet-related activities, comprising:  
selecting at least one activity from a set of predetermined activities on the Internet  
for insurance coverage, the predetermined activities bearing a certain risk of causing  
damage to the computer files;  
selecting an insurance coverage amount from a set of predetermined amounts for  
10 the selected Internet activities;  
calculating a premium amount for an insurance purchaser based upon at least a  
combination of the selected insurance coverage amount and the selected Internet activities;  
and  
submitting the premium to an insurance provider.

15 2. The method of selling and buying insurance for damages to computer files  
caused by the Internet activities according to claim 1 wherein the predetermined activities  
on the Internet include down-loading a file from a web site, opening e-mail, opening e-mail  
attachments, searching information from web sites and copying a file from a secondary  
20 storage medium, any one of the predetermined activities inducing a transfer of an  
undesirable destructive computer virus.

3. The method of selling and buying insurance for damages to computer files  
caused by the Internet activities according to claim 2 wherein the secondary storage  
25 medium includes a floppy disk, a zip disk and a CD.

4. The method of selling and buying insurance for damages to computer files  
caused by the Internet activities according to claim 1 further comprising:

selecting a discount feature from a set of predetermined conditions, the predetermined conditions including a maximal number of performing the selected Internet activities, an existing anti-virus program and an existing firewall; and

adjusting the premium amount based upon the selected discount feature.

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5. The method of selling and buying insurance for damages to computer files caused by the Internet activities according to claim 1 further comprising:

reporting a damage caused by the selected Internet activities to the insurance provider; and

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making a claim for the damage for reimbursement.

6. The method of selling and buying insurance for damages to computer files caused by the Internet activities according to claim 5 wherein the premium is periodically adjusted based upon a number of the insurance purchasers and a number of the claims.

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7. The method of selling and buying insurance for damages to computer files caused by the Internet activities according to claim 5 further comprising:

providing service from the insurance provider to repair the damage to the computer files.

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8. The method of selling and buying insurance for damages to computer files caused by the Internet activities according to claim 5 further comprising:

making a monetary payment to the insurance purchaser for restoring the damage to the computer files.

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9. A system for selling and buying insurance for damages to computer files caused by the Internet activities, comprising:

a first user input module for selecting at least one activity from a set of predetermined activities on the Internet for insurance coverage, the predetermined activities bearing a certain risk of causing damage to the computer files;

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a second user input module for selecting an insurance coverage amount from a set of predetermined amounts for the selected Internet activities;

a processing module connected to said first user input module and said second user input module for calculating a premium amount for an insurance purchaser based upon at least a combination of the selected insurance coverage amount and the selected Internet activities; and

a premium payment module for connected to said processing module for submitting the premium to an insurance provider.

10 10. The system for selling and buying insurance for damages to computer files caused by the Internet activities according to claim 9 wherein said predetermined activities on the Internet include down-loading a file from a web site, opening e-mail, opening e-mail attachments, and searching information from web sites, any one of the predetermined activities inducing a transfer of an undesirable destructive computer virus.

15 11. The system for selling and buying insurance for damages to computer files caused by the Internet activities according to claim 9 further comprising a secondary storage module for storing information on a secondary storage medium, said predetermined activities including copying a file from said secondary storage medium.

20 12. The system for selling and buying insurance for damages to computer files caused by the Internet activities according to claim 11 wherein said secondary storage medium includes a floppy disk, a zip disk and a CD.

25 13. The system for selling and buying insurance for damages to computer files caused by the Internet activities according to claim 9 further comprising:

a third user input module connected to said processing module for selecting a discount feature from a set of predetermined conditions, the predetermined conditions including a maximal number of performing the selected Internet activities, an existing anti-

virus program and an existing firewall, said processing module adjusting the premium amount based upon the selected discount feature.

5 14. The system for selling and buying insurance for damages to computer files caused by the Internet activities according to claim 9 further comprising:

a fourth user input module connected to said processing module for reporting a damage caused by the selected Internet activities to the insurance provider and for making a claim for the damage for reimbursement.

10 15. The system for selling and buying insurance for damages to computer files caused by the Internet activities according to claim 14 wherein said processing module periodically adjusts the premium based upon a number of the insurance purchasers and a number of the claims.

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